

From: Donald Watson Jr. <daw2317@yahoo.com>
Sent: Saturday, February 6, 2010 12:29 AM
To: secretary <secretary@CFTC.gov>
Subject: 'Regulation of Retail Forex'

10-001

10:1 Leverage? Give me a break. Always about protecting the little guy when all you are doing is pricing him out...has the little guy ever brought a Country to its knees like the big boys? Wish someone would lower their leverage. Futures are traded with a 50:1 leverage....Hmmmmmm....I think yall are just trying to drive retail forex traders to the exchanges...whats a matter...volume down due to traders refusing to play in rigged markets. Think with the way the futures are gunned *FED...Cough,Cough* every other day they would make up for it....Stop trying to kill the little trader...weve been stomped on by job losses, ignored and taxed to death by Politicians who refuse to reform the idiots who started the economic spiral to begin with and instead had those very same institutions rob us blind, raise CC rates like mad, take back door bailouts through AIG and orchestrated by Reserve Bank Pres who is now T.S. of the U.S. and also a known tax cheat (No way you did not know that Timmy about Turbo Tax, a window pops up and you have to manually close it). Cut us some damn slack please...weve had enough crap and we cant mark to fantasy....

From: no-reply@erulemaking.net
Sent: Saturday, February 6, 2010 12:59 AM
To: secretary <secretary@CFTC.gov>
Subject: Public Submission for 2010-00456
Attach: Public Submission for 2010-00456.zip

Please refer to the attached file.

Please Do Not Reply This Email.

Public Comments on Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries:=====

Title: Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries

FR Document Number: 2010-00456

Legacy Document ID:

RIN: null

Publish Date: Wed Jan 20 00:00:00 EST 2010

Submitter Info:

first_name Donald

last_name Watson

address1

city Starkville

country United States

us_state MS

zip 39759

company None

Here we go...why is it that yall say your looking out for the little guy when all you are doing with this change is pricing him out of the market? What gives, the big Banks are leveraged to the moon and brought this Country to its knees and they get a free pass but you look to limit the leverage on retail forex....for what...what have we done too shake the financial world? Nothing. Give us a break for once. All you are going to do is kill retail forex in the U.S., cause more people to loose their jobs and have a LOT of people just move their accounts overseas, unless you kill the little guy there too. Why do you always want to kill the little guy? What did he do to you? Seems the big boys are the problem.

From: mahendra Bagur <msbagur@yahoo.com>
Sent: Saturday, February 6, 2010 2:02 AM
To: secretary <secretary@CFTC.gov>
Cc: Yahoo Mahi <msbagur@yahoo.com>
Subject: Regulation for the Forex Retailers

From:

Dr Mahendra Bagur
Hull
United Kingdom

To:
The Secretary
U.S. Commodity futures Trading commission
Washington DC

Sir,

I would like to voice my opinion regarding the proposed regulation that would reduce the leverage for forex traders in USA. The regulation, we believe, will bring down the leverage to 10:1 limitation.

While we believe that increased regulation brings credibility to our growing industry, this proposal jeopardizes the freedom of individuals to choose their desired risk, directly affecting all traders who consider leverage paramount to their trading strategy. The result was the same when CFTC banned hedging in Forex trading last year.

I feel strongly about maintaining the leverage which we enjoy now with the USA broker and urge CFTC to maintain the status quo.

Thanking you

Yours faithfully

Dr. Mahendra Bagur

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From: Omowunmi Soremi <tefalpenpals@yahoo.com>
Sent: Saturday, February 6, 2010 2:33 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Good day,

My name is Omowunmi Soremi. I am a forex retail trader. I will like to voice my concern about the said proposal. I am against the 10 to 1 leverage regulation. I think this will limit profitability for retail traders which will likely discourage retail trading. Also, it will put a limit to who can trade the market easily without necessarily having huge capital investment in it. I think any logical regulation intended for economic growth of any sort should be about increasing the possible income of traders, and not decreasing them. Or are the government regulations no longer about economic growth? Government should please do a re-think and not discourage the effort of its few citizens who are trying to increase their economic productivity through trading and investing rather than simply consuming. This will be more people-friendly and beneficial to individuals and the country economically.

Thank you very much.

Omowunmi Soremi

~*Wunmi*~
(a.k.a Omo)

"Government is not the problem and government is not the solution....We are the solution." - Bill Clinton

From: Aspet Grigoryan <aspetg@yahoo.com>
Sent: Saturday, February 6, 2010 2:46 AM
To: secretary <secretary@CFTC.gov>
Subject: I strongly oppose the proposed legislation on the forex market!

02/05/2010

To Whom It May Concern,

The proposed legislation to decrease the amount of leverage used by retail traders on the FOREX spot market and/or increase how much margin is required in a trading account is not in the best interest of the retail trader. Leverage is a vital tool needed to wealth creation. The trader should have the ability to decide what his risk tolerance is. Learning to trade is a trial and error process. Let us learn from our mistakes. If government is serving the best interest of the public then it should invest in education. This is the kind of red tape that the CFTC eliminated in the 1990's. Why does our government want international brokers to be more competitive then domestic brokers? We want capital to stay in our banks and not be sheltered in Swiss bank accounts. Sometimes I get this feeling that legislators get bored and want to fix something that is not broken. At most this legislation will treat the symptoms and not the cause.

Thank you!

Aspet Grigoryan
Glendale, CA

From: 顾宇 <yudepassport@msn.com>
Sent: Saturday, February 6, 2010 4:44 AM
To: secretary <secretary@CFTC.gov>
Subject:

To whom it may concern:

As a forex trader in New Zealand, I **strongly disagree** put any restrictions on leverage. I have been using us broker for two years and satisfied. Leverage is a useful tool for us seeking financial freedom. The lowering leverage will hurt us and drive us to other countries.

Please reconsider our suggestions.

Regards,

Grey

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From: Tim Rayment <tim@timrayment.com>
Sent: Saturday, February 6, 2010 5:56 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Dear CFTC,

RIN 3038-AC61

I am an individual trader in England, with accounts at two US forex brokerages (PFG and GAIN Capital).

I write to express my dismay at the proposed reduction in leverage to 10:1.

I fully support your proposals to register brokerage firms; indeed, I was very lucky not to lose money in the fraud at COESfx, against whom the CFTC took enforcement action in 2005. I pulled my funds out just in time.

But I fear that your proposal to reduce leverage will have three perverse consequences for me as an individual trader:

- 1) It will INCREASE my counter-party risk, because I will be forced to keep my assets with a forex broker instead of keeping them at a bank here in the UK, protected by UK retail banking legislation;
- 2) It will INCREASE my trading risk, because I will no longer be able to take multiple positions in different currency pairs without risking a margin call. This will damage my ability to diversify my trading risk;
- 3) There is a HIGHER risk of abusive practices by retail forex brokers, who will be tempted to close losing positions as soon as the margin in the account falls a cent below 10%.

I wish you well in your endeavour, but please do not reduce the maximum leverage. The lower the leverage, the higher the counterparty risk -- and the higher the risk of market abuses such as compulsory but unnecessary position closures.

With best wishes,

Tim Rayment

19 Excelsior Mill
Stepping Stones
Sowerby Bridge
West Yorkshire

HX6 4FD
United Kingdom

From: bob shauki <bob_shal@yahoo.com>
Sent: Saturday, February 6, 2010 10:10 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Dear Mr. Secretary,

US will be the loser if this regulation is imposed. Thousands of forex traders will move their account to Europe and elsewhere and many US brokers will lose their jobs. I am already making my move to UK. I strongly believe the imposition of the new regulation will be counter productive.

Bob Shauki

From: Paul Zimmerman <openpossibilities01@yahoo.com>
Sent: Saturday, February 6, 2010 11:21 AM
To: secretary <secretary@CFTC.gov>
Subject: Proposal to limit retail forex leverage to 10:1, RIN 3038-AC61

Dear Sirs,

I am resubmitting my comments in regard to RIN 3038-AC61; my original submission lacked this identifier. As before, I remain completely opposed to this change.

--

I am writing to speak out against the proposal to cap leverage at 10:1. As a relatively small retail Forex trader, I would be eliminated from this market by such a move. I presently operate at 50:1 leverage and would not be able to generate the dollar value of returns I get, both from active trading and from certain carry trade strategies that I employ, at a lower leverage.

I want to be very clear about this: me, and people like me, will be pushed into bankruptcy by such a move. Whatever benefits you think there are to be derived from capping leverage at such a low level, understand that you will literally be taking away vital secondary income from thousands of individuals, and that will lead to damage to other parts of our nation's financial system. If it were not for the returns I am able to consistently generate with my skills at 50:1 leverage, I would not be able to pay several of my bills. At 10:1 leverage I would be forced out of the market and go broke.

Of course, I am not going to let this happen to myself, so the only choice I will be left with will be to take my business overseas. Therefore, in addition to harming people like me, you will end up destroying the jobs of people who work in the U.S. based firms that people like me have been using, and you will end up costing the U.S. tens of billions of dollars of potential tax revenue at a time when the financial solvency of our nation is in question.

I urge you to leave leverage rules as they are right now. Do not put this rule into effect or you will only have yourselves to blame for the destruction that will result.

Sincerely,
Paul E. Zimmerman, M.A.
Walla Walla, WA

From: Cy Marrion <cmarrion@gmail.com>
Sent: Saturday, February 6, 2010 11:46 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Dear CFTC,

Please do not change the margin requirement for retail Forex accounts to 10:1.

You will simply force investors to move their accounts offshore.

Cyril Marrion
cmarrion@gmail.com

From: no-reply@erulemaking.net
Sent: Saturday, February 6, 2010 11:59 AM
To: secretary <secretary@CFTC.gov>
Subject: Public Submission for 2010-00456
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Title: Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries

FR Document Number: 2010-00456

Legacy Document ID:

RIN: null

Publish Date: Wed Jan 20 00:00:00 EST 2010

Submitter Info:

first_name Eve

last_name Mezey

address1 13754 Mango Dr. #101

city Del Mar

country United States

us_state CA

zip 92014

company

As a trader with limited assets trading forex with 100 to 1 leverage has been a life saver for me in this horrible economy. Limiting leverage to 10 to 1 would be devastating for me.

From: Russell Belfiore <russbelfiore@yahoo.com>
Sent: Saturday, February 6, 2010 1:09 PM
To: secretary <secretary@CFTC.gov>
Subject: Leverage reduction from 100:1 to 10:1.

Dear Sir,

This proposed idea of reducing the leverage amount in forex from 100:1 going to 10:1 is a bad idea. It would kill the market in trading forex in this country for us individual traders. Being an individual investor, I can trade with a smaller amount than the corporate investors and still compete with them in the forex market because of the 100:1 leverage available to me.

From the retail, individual investor, point of view. I strongly recommend not changing the proposed leverage rate from 100:1 to 10:1.

Russell Belfiore

From: Oakie5th <oakie5th@verizon.net>
Sent: Saturday, February 6, 2010 3:17 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Dear Mr. Secretary:

I have been reading about the proposed rules calling for the restricting of leverage to 10- to -1 in the Forex Currency Trading Market. I am not quite sure of what the CFTC is trying to accomplish other than to eliminate retail traders in the Forex Market dealing with U.S. Brokers. This would certainly be a major set back for all retail traders and for me personally since I trade very seriously and very conservatively as a means of supplementing my income. With the current dismal economy in the United States today, it would be a great hardship for me to not have the Forex Retail Market as an option to supplement my yearly income.

Of course, I guess I could move to an overseas broker, but that just doesn't feel right or comfortable for me. I sincerely hope that you will give strong consideration to us, the small retail traders, when you consider this ruling. In spite of the obvious "gambler" type of trader that plays in the market, there are a substantial number of very conservative, money management professionals who trade this market very responsibly.

Thank you for allowing this forum for me to express my concern.

Sincerely,
Barry R. O'Connor

From: lv <lv@wi.rr.com>
Sent: Saturday, February 6, 2010 4:05 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

RIN 3038-AC6 don't you have some thing else to do? through out the financel melt down the currency markets were the only markets to remain steady. why do you people always pick on the little guy. you don't hear people screaming that they lost there saveings in the currency markets. please leave it along. small person who likes tradeing. thank you leon lv@wi.rr.com

From: Kiana Speer <kianaspeer@gmail.com>
Sent: Saturday, February 6, 2010 4:22 PM
To: secretary <secretary@CFTC.gov>
Subject: Regarding Trading Change

To David Stawick,

I don't think you should change the leverage to 10-1.
Because this change will make it impossible for traders like me to continue trading.
So please keep the ratio at 100-1.

Thank you,
Kiana Speer.

From: Igor Korabelnikov <kora0008@yahoo.com>
Sent: Saturday, February 6, 2010 4:55 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

To Whom It May Concern:

My name is Igor Korabel and I'm writing to express my opinion and concern regarding the new proposed regulation that would decrease the available leverage to 10:1. I believe that this rule will impact a large number of retail traders, including myself who earn part or all of their income from trading retail forex. I believe that every trader should have a right to decide for themselves on the amount of risk they should take and the amount of leverage to use when trading. The new rule will force many traders to close their accounts with US brokers and move those accounts to offshore brokers. In the long run that may hurt many traders because some countries do not regulate their brokers enough and traders may end up getting scammed in the process. I would love to keep trading with a US broker because I have much more trust in a US broker and CFTC than I would with a foreign entity. However, if the proposed changes become the new rule, I and many other retail traders will have no choice but to move their account offshore.

Sincerely,

Igor Korabel

From: Olatilewa Ganiu.Bello <hope_withjesus@yahoo.com>
Sent: Saturday, February 6, 2010 5:26 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

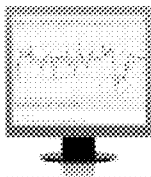
10:1 leverage , my name is Bello Olatilewa , this is not acceptable , allow us to make a maximum risk in trading and choosing lots

Bello olatilewa
(king forex limited)
08023932115

From: Rafael Diaz Justo <invitations@robotforex.ning.com>
Sent: Saturday, February 6, 2010 5:35 PM
To: secretary <secretary@CFTC.gov>
Subject: • Ven y • nete a Robotforex!

Participa conmigo en **Robotforex**

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Rafael Diaz Justo

Sobre Robotforex

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From: Adam Bradley <afbradley@gmail.com>
Sent: Saturday, February 6, 2010 6:15 PM
To: secretary <secretary@CFTC.gov>
Subject: 4x retail leverage levels

Dear Sir/Madame,

While I recognize the importance of regulation in the 4x market, forcing US brokers to require 10:1 leverage on all retail 4x accounts is... not a good idea.

As you well know, one's tolerance for risk can not be controlled, assuaged, or diminished by others', or by rules; if one wants a specific degree of risk, one **will** find an outlet for that risk.

Take me for example. 98% of my retirement savings are invested in mutual funds, CD's, real estate, and bonds. Now, I consciously maintain 2% of my funds in higher risk, higher return investments. I am comfortable with this, and therefore will maintain such a strategy. Preventing me from using 100:1 leverage on a US retail 4x account will only accomplish one thing: it will force me to move my account to a foreign 4x broker who will allow me to use 100:1 leverage.

Look, if you honestly want to "protect" individuals from extreme losses, capping the allowable leverage is not the way to go! Investors need opportunities to invest across the risk spectrum: from secure (say, a CD), to risky (say 4x or options). Forcing a 10:1 leverage in retail US brokerage firms will make the 4x option no different than many other investment choices and products already out there. Maybe you could put caps on the amount of money one can deposit monthly into a 4x brokerage account, or a similar action. This way, those of us (such as myself) who have 4x brokerage accounts in the US would keep their money here.

PLEASE DO NOT TIE THE HANDS OF THE NOT-MULTI-MILLIONAIRES JUST BECAUSE HUGE BANKS HAVE MADE SOME GREEDY CHOICES:
PLEASE DO NOT FORCE RETAIL 4X TO LOGARITHMICALLY REDUCE ITS LEVERAGE.

Thank you for your time,
Adam
retail 4x trader.

. We agree with policing and regulating the industry, as was Congress' intent when empowering the CFTC to create additional rules. However, we don't agree with policies that might clearly disadvantage firms in the United States which in turn disadvantage you, the client. We encourage you to voice your individual opinion directly to the CFTC. The Public Comment Period is open for 60 days from the date of publication, which was January 13, 2010. You may find the entire draft proposal here: CFTC.Gov and you may contact the CFTC directly by sending an email to secretary@cftc.gov with **"Regulation of Retail Forex"** in the subject line.

From: John Rabbitt <jrabbitt@zoominternet.net>
Sent: Saturday, February 6, 2010 6:35 PM
To: secretary <secretary@CFTC.gov>
Subject: leverage change

I think your change considerations are not necessary and are for other control reasons than for legitimate concerns.
Please reconsider.
John

From: George M. Groves <gmgroves@live.com>
Sent: Saturday, February 6, 2010 7:03 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

To whom it may concern:

This note is in **opposition** to the proposed Regulation of Retail Forex **RIN 3038-AC61** in which, it is stated: "leverage in retail forex customer accounts would be subject to a 10-to-1 limitation," which means 10:1 leverage would be the maximum amount allowed for all Forex traders in the U.S.

I am a small forex trader, trading a mini account of approximately \$1000 with a leverage of 100:1. I was severed/early retired from my job of 30 years in 2008. I am currently tapping my retirement account for living expenses and plan to use the small gains in my trading account to offset those living expenses. With a 100:1 leverage, I am able to realize a gain of \$25 - \$75 per trading day. If the leverage is changed to a maximum of 10:1, this would relate to my only realizing \$2.50 - \$7.50 per day, effectively eliminating the cost benefit of forex trading, as well as eliminating the possibility that I can make supplementary income from forex trading. I do not have an extra \$10,000 cash to fund an account.

If you pass this new regulation relating to leverage in the forex market, you will take away the tradability of the market of millions of small retail traders like myself - returning market access to only major traders or the international community. As millions of small retail traders like myself close their U.S. brokerage accounts, I fear that this new regulation would also have the unintended consequence of causing the staffs of these U.S. brokerages to be cut - adding to the unemployment problems here in the U.S. I would also like to point out that as a small retail trader, I don't employ high priced lawyers and accountants, so like the millions of other small retail traders, I actually pay income taxes on the gains in my trading account.

I am not looking for a government handout or bailout. I just want you to consider the impact of these proposed rules will have on "people".

I think you are proposing regulations for a problem that doesn't exist, and the proposed regulation will have significant adverse consequences on the people of the United States. Again, I **oppose** the new regulation.

George M. Groves

24W431 Cliff Court

Naperville, IL 60540

From: Tamar Brown <ophellia@comcast.net>
Sent: Saturday, February 6, 2010 10:08 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

I would like to express my dismay at the possible new regulation about margins in forex trading. It will eliminate me as a micro account trader. Please do not approve this regulation as it will lower my income streams.

Thank you,

Tamar Brown

From: David Shrem <ds144@verizon.net>
Sent: Saturday, February 6, 2010 11:54 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

identification number **RIN 3038-AC61**

Dear Regulator,

I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**. Otherwise it becomes corrupt and self-serving. Sure hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. **Guide, don't dominate** - government was invented to protect people and their property, not to limit their potential.

Natan

From: Justin Sharp <sharp@sharpone.net>
Sent: Saturday, February 6, 2010 11:58 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Secretary,

I have read each and every comment posted regarding the "Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries". While there appears to be mixed support for various regulations proposed, there is an overwhelming amount of disapproval for the proposal to limit the amount of available leverage to a 10:1.

As most other commenter have done, I must too voice my opinion that this would be a grievous mistake. Please hear the people! Traders will move their accounts to brokerages which do not need to abide by these regulation, which will put American traders who keep their accounts with domestic brokerages at a significant disadvantage. It will increase the barrier of entry to the individual trader. It will put many brokerages out of business, and destroy many jobs and lives. The domestic FX market represents a Billion dollar industry, please do not destroy it by sending these jobs and the capital it represents overseas with the rest of the US jobs. Worst (from a federal bureaucratic perspective) is that it will send US tax dollars away, at a time when federal spending is at an all-history high.

As a matter of philosophy, "we the people" did not ask you to protect us from ourselves. We know the inherit risks involved with highly leveraged trading. These risks are no different than any other highly leveraged instrument that many of us deals with on a day to day basis. Consider the highly leveraged instrument that most are intimately familiar with: your mortgage. If you (generically speaking) were to lose your means of employment, you would stand a real chance to lose your house because it is leveraged into a mortgage, which you may no longer be able to service. However, despite this risk, you and many others decided it was a personally acceptable risk to take in order to provide a comfortable place to reside and store your possessions. Likewise, I meet with a large group of FX traders on a fairly regular basis. I can not honestly say that I've ever met a trader who was "duped" into opening an account based on the high leverage available. Each and every one I have met is intimately familiar with the risk at hand, and despite knowing the risk, still chose to fund and trade their accounts. Many of these people have lost significant amounts of money, all of us have periods of account draw down, and yet most I meat consider it an acceptable risk given the potential profits to be had. We knew the risks, and yet we chose to do it anyway. How many people visit the various casino's in this country each and every day. People ought to be free to utilize whatever amount of leverage the market is willing to offer. We the people choose to inherit and deal with the risks involved in freedom, in fact there is no risk great enough to be robbed of it!

I am in extreme uber-contemptable disagreement with your proposal to limit leverage on FX accounts to 10:1. In fact, I am in complete gleeful support of lifting previous regulation and allowing 400:1 to be accessible again. I personally would not choose to trade at this level of leverage (400:1), as it does not suite my risk profile. But I would never rob another of his right to leverage his own capital at this rate.

Congressmen/Senators:

I have copied you on this correspondence as I am extremely concerned about the current path this country is on. Massive federal spending, ever diminishing state's rights, ever increasing entitlement programs - redistributing the wealth of the nation, increased taxation at nearly every level. This is not

what our founders intended, indeed their intentions were clear and can be found and read by anyone who has an internet connection. As to the matter at hand, I urge you to contact the offices of the CFTC and inquire as to the reasons for the uncalled-for limitation on the end consumers use of reasonable leverage. Current leverage rates level the playing field for this market, instead of benefiting only large banks with large capital able to be risked. This is an prime, red-hot example of how government bureaucracies are over stepping their regulatory bounds, and micro-managing the American people. I have supported you in the past, but enough is enough! It is bad enough that we are taxed to the hilt, and sucked dry at every corner, now the CFTC wants to limit our means of retail FX traders making a profit as well? This type of behaviour in the federal government can not persist, there will come a breaking point. Take a moment and read the comments posted on the cftc's site:

<http://www.cftc.gov/lawandregulation/federalregister/federalregistercomments/2010/10-001.html> I am not alone in this frustration. Please join me in resisting such unnecessary and obviously unwise regulation.

Thank you for your sincere consideration.

Sincerely,

Justin Sharp
2760 W 1425 N
Layton UT, 84041